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TINA TODD
8346 BISMARK SAPPHIRE STREET
LAS VEGAS, NV 89139
Tel: 773-816-1559
In Pro Se:

U.S. BANKRUPTCY COURT
MARY A. SCHOTT, CLERK

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA

In the matter of:) BKS-09-27115-LBR
TINA TODD) Chapter 13
Debtor,)

) Hearing Date: 12/10/09
) Hearing Date: 2:30 pm

**MOTION TO VALUE COLLATERAL, "STRIP OFF" AND MODIFY RIGHTS
OF LITTON CHASE BANK USA N.A. MORTGAGE AND MOTION TO AVOID LIEN
(CLAIM 2-1) PURSUANT TO 11 U.S.C. §506(a) AND §1322**

Now Comes, TINA TODD, (hereinafter the "debtor"), In Pro Se,
and moves this Court for an Order valuing collateral and
modifying the rights of Creditor LITTON LOAN SERVICING, P.O. BOX
4387, Houston, TX 77210-4387, pursuant to 11 U.S.C. §506(a), and
§1322, and Bankruptcy Rules 3012 and Bankruptcy Rule 3012 and
9014. In furtherance of this motion,
Debtor states as follows:

1. Debtor filed the instant Chapter 13, Case Number 09-27115-
lbr, on 09/14/2009.
2. On the petition date, September 14, 2009, debtor owned real
property located at;

8346 Bismark Sapphire Street, Las Vegas, NV 89139

1 (hereinafter the "Subject Property"). Said Legal description
2 attached and incorporated by reference marked Exhibit "A".

3 3. The value of the Subject Property was **\$253,842.12** , at
4 the time the instant Petition was filed and has dropped to
5 approximately **\$122,000.00**, to date, pursuant to the Clark County
6 Recorders' property profile, attached as Exhibit "D". Said
7 Comps attached hereto as Exhibit "B".
8

9 4. At the time of filing the instant petition, the
10 Subject Property was subject to a priority lien (1st Mortgage)
11 held by LITTON LOAN SERVICING in an amount of \$261,329.33, with
12 an existing (2nd) second Mortgage held by LITTON LOAN SERVICING ,
13 in the amount of approximately \$60,351.67. (Litton Billing
14 Statement attached and incorporated by reference, marked Exhibit
15 "C".
16

17 5. Therefore, on the date the instant bankruptcy was
18 filed, no equity existed in the subject Property above the
19 claims of LITTON LOAN SERVICING, with respect to the first
20 mortgage (First Deed Of Trust).
21

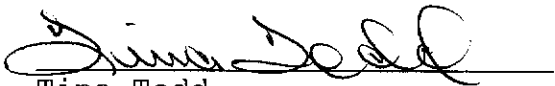
22 6. That LITTON LOAN SERVICING, holds the Second Trust
23 Deed securing a note with a principal of said \$60,351.67. This
24 Second Trust Deed was wholly unsecured on the petition date
25 and if the Property were to be sold at auction, GMAC Mortgage
26 would receive nothing with respect to the Second Trust Deed.
27
28 The MOTION TO AVOID LIEN (CLAIM 2-1)'s claim is wholly

1 unsecured. This Second Trust Deed was recorded in the Office
2 of the Clark County Recorder as instrument number 20060602-
3 0004790 on 06/02/2006, Loan No.: 0041202540,
4 A.P.N. NO: 177-18-212-050
5

6 Common Address: **8346 BISMARK SAPPHIRE Street**
7 **Las Vegas, Nevada 89139**

8 7. Accordingly, therefore the debtor takes the position
9 and requests that the Court Find and state that Litton Loan
10 Servicing , second (MOTION TO AVOID LIEN (CLAIM 2-1) claim is
11 Wholly unsecured and should be reclassified as a general
12 unsecured claim to receive pro rata with other general unsecured
13 creditors through the debtor's Chapter 13 plan.
14

15 Dated: October ^{12th} 05, 2009


16 Tina Todd
17 Debtor In Pro Se
18 8346 Bismark Sapphire Street
19 Las Vegas, Nevada 89139
20 (702) 773-816-1559

21 ///

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LEGAL ARGUMENT

1
2 In re Zimmer, 313 F.3d 1220 (9th Cir. 2002), the Court
3 stated that a wholly unsecured lien holder's claim can be
4 modified and reclassified as a general unsecured claim
5 pursuant to 11 U.S.C. §506(a), despite the anti-modification
6 language in §1322(b)(2). Specifically, the Court held:
7

Section 506(a) divides creditors' claims into

8
9 "secured.. claims" and "unsecured claims." Although the
10 conventional interpretation of "secured" might include any claim
11 in which the creditor has a security interest in the debtor's
12 property, § 506(a) makes clear that the status of a claim
13 depends on the valuation of the property. An allowed claim of a
14 creditor secured by a lien on property in which the estate has
15 an interest ... is a secured claim to the extent of the value of
16 such creditor's interest in the estate's interest in such
17 property ... and is an unsecured claim to the extent that the
18 value of such creditor's interest ... is less than the amount
19 of such allowed claim..
20
21

22 To put it more simply, a claim such as a mortgage is not a
23 "secured claim" to the extent that it exceeds the value of the
24 property that secures it. Under the Bankruptcy Code, "secured
25 claim" is thus a term of art; not every claim that is secured by
26 a lien on property will be considered a "secured claim." Here,
27
28

1 it is plain that PSB Lending's claim for the repayment of its
2 loan is an unsecured claim, because its deed of trust is junior
3 to the first deed of trust, and the value of the loan secured by
4 the first deed of trust is greater than the value of the house.

5 Accordingly, since MOTION TO AVOID LIEN (CLAIM 2-1)'s claim
6 Is wholly unsecured (in that there is no extant equity above the
7 first mortgage in the
8

9 Subject Property), Your Honor should reclassify MOTION TO
10 AVOID LIEN (CLAIM 2-1)'s claim to a general unsecured claim to
11 be received pro rata with like unsecured Creditors.

12 MOTION TO AVOID LIEN (CLAIM 2-1) should also be stripped of
13 its secured rights under State law since no maintainable
14 security interest in the subject property exists.

15
16 Further, the debtor is not required to file an adversary
17 proceeding to achieve the requested relief herein. Debtor may
18 bring a motion to "strip off" MOTION TO AVOID LIEN
19 (CLAIM 2-1)'s consensual lien by motion. See In re Williams, 166
20 B.R. 615 (Bankr.E.D.Va.1994), In re Fuller, 255 B.R. 300
21 (Bankr.W.D.Mich.2000), In re Hoskins, 262 B.R. 693
22 (Bankr.E.D.Mich.2001), In re King, 290 B.R. 641
23 (Bankr.C.D.Ill.2003), In re Millspaugh, 302 B.R. 90
24 (Bankr.D.Idaho 2003), Dickey v. Ben. Fin. (In re Dickey) 293
25 B.R. 360 (Bankr.M.D.Pa.2003), In re Hill, 304 B.R. 800
26
27
28

1 (Bankr.S.D.Ohio 2003); In re Sadala 294 B.R. 180
2 (Bankr.M.D.Fla.2003), In re Fisher, 289 B.R. 544
3 (Bankr.W.D.N.Y.2003), In re Robert, 313 B.R. 545
4 (Bankr.N.D.N.Y.2004), In re Bennett, 312 B.R. 843
5 (Bankr.W.D.Ky.2004).

6 **WHEREFORE, Debtor prays that this Court:**

7
8 1. Find that MOTION TO AVOID LIEN (CLAIM 2-1) is not a holder
9 of a lien on the Subject Property;


10 2. Immediately avoid, "Strip off", cancel and extinguish
11 MOTION TO AVOID LIEN (CLAIM 2-1)'s wholly unsecured claim/lien
12 from the Subject Property pursuant to 11 §60,351.67, U.S.C.
13 Section 506(a);
14

15 3. Reclassify MOTION TO AVOID LIEN (CLAIM 2-1)'s claim as a
16 general unsecured claim to be paid pro rata with other general
17 unsecured creditors through the debtor's chapter 13 plan;

18 4. Such other relief the Court finds appropriate.

19
20 Dated: ~~September~~ ^{12th}, 2009

21 *October*

22 
TINA TODD, Debtor In Pro Se
8346 Bismark Sapphire Street
Las Vegas, Nevada 89139
702 773-816-1559

MEMORANDUM OF LAW

Section 506(a) divides creditors' claims into "secured... claims" and "unsecured claims." Although the conventional interpretation of "secured" might include any claim in which the creditor has a security interest in the debtor's property, § 506(a) makes clear that the status of a claim depends on the valuation of the property. An allowed claim of a creditor secured by a lien on property in which the estate has an interest ... is a secured claim to the extent of the value of such creditor's interest in the estate's interest in such property ... and is an unsecured claim to the extent that the value of such creditor's interest ... is less than the amount of such allowed claim...

To put it more simply, a claim such as a mortgage is not a "secured claim" to the extent that it exceeds the value of the property that secures it. Under the Bankruptcy Code, "secured claim" is thus a term of art; not every claim that is secured by a lien on property will be considered a "secured claim." Here, it is plain that PSB Lending's claim for the repayment of its loan is an unsecured claim, because its deed of trust is junior to the first deed of trust, and the value of the loan secured by the first deed of trust is greater than the value of the house.

Accordingly, since LITTON LOAN SERVICING (MOTION TO AVOID LIEN (CLAIM 2-1)'s claim is wholly unsecured (in that there is no extant equity above the first mortgage in the Subject Property). The Court, LITTON LOAN SERVICING should reclassify the MOTION TO AVOID LIEN (CLAIM 2-1)'s claim to a general unsecured claim to be receive pro rata with like unsecured creditors. That LITTON LOAN SERVICING (MOTION TO AVOID LIEN (CLAIM 2-1) should also be stripped of its secured rights under State law since no maintainable security interest in the subject and the Clark County Recorded LITTON LOAN SERVICING (2nd) Second

1 Trust Deed should be expunged from the County records to give
2 effect to this Court Order.

3 Further, the debtor is not required to file an adversary
4 proceeding to achieve the requested relief herein. Debtor may
5 bring a motion to "strip off" LITTON LOAN SERVICING, (MOTION TO
6 AVOID LIEN (CLAIM 2-1's) consensual lien by motion. See In re
7 Williams, 166 B.R. 615 (Bankr.E.D.Va.1994), In re Fuller, 255
8 B.R. 300 (Bankr.W.D.Mich.2000), In re Hoskins, 262 B.R. 693
9 (Bankr.E.D.Mich.2001), In re King, 290 B.R. 641
10 (Bankr.C.D. Ill.2003), In re Millspaugh, 302 B.R. 90
11 (Bankr.D.Idaho 2003), Dickey v. Ben. Fin. (In re Dickey) 293
12 B.R. 360 (Bankr.M.D.Pa.2003), In re Hill, 304 B.R.
13 800 (Bankr.S.D.Ohio 2003); In re Sadala 294 B.R. 180
14 (Bankr.M.D.Fla.2003), In re Fisher, 289 B.R. 544
15 (Bankr.W.D.N.Y.2003), In re Robert, 313 B.R. 545
16 (Bankr.N.D.N.Y.2004), In re Bennett, 312 B.R. 843
17 (Bankr.W.D.Ky.2004).

18 **WHEREFORE**, Debtor prays that this Court:

19 1. Find that LITTON LOAN SERVICING (MOTION TO AVOID LIEN
20 (CLAIM 2-1) is not a holder of a lien on the Subject Property
21 with respect to the Second Trust Deed.

22 2. Immediately avoid, "Strip off", cancel, expunge and/or
23 extinguish LITTON LOAN SERVICING (MOTION TO AVOID LIEN
24 (CLAIM 2-1) wholly unsecured claim/lien from the Subject
25
26
27
28

1 Property and the Clark County Records Record, pursuant to 11
2 U.S.C. Section 506(a);

3 3.Reclassify LITTON LOAN SERVICING (MOTION TO AVOID LIEN
4 (CLAIM 2-1) claim as a General unsecured claim to be paid pro
5 rata with other general unsecured creditors through the debtor's
6 chapter 13 plan; and for
7

8 4. Such other relief the Court finds appropriate.

9 Dated: October ^{12th} 5, 2009

10 

11 TINA TODD

12 Debtor In Pro Se
13 8346 Bismark Sapphire Street
14 Las Vegas, Nevada 89139
15 (702) 773-816-1559

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1 **TINA TODD, Debtor In Pro Se**
2 8346 BISMARK SAPPHIRE STREET
3 LAS VEGAS, NV 89139
4 Tel: (702) _____

5 **In Pro Se:**

6 **UNITED STATES BANKRUPTCY COURT**
7 **DISTRICT OF NEVADA**

8 RE:) BKS-09-27115-LBR
9 TINA TODD) Chapter 13
10 Debtor,) Hearing Date:
11 _____) Hearing Date:

12 TO ALL PARTIES OF INTEREST:


13 I, TINA TODD, declares that I am the debtor, In Pro Se
14 in the above entitled case.

15 That I have brought the Chapter 13 case. That I have
16 presented the herein case in all matter.

17 That I do not have an attorney to represent my case
18 and desire to move forward in an effort to Meditate, negotiate
19 and/or modify the Litton Loan Servicing Mortgage and assume to
20 debt.
21

22 I declare under penalty of perjury under the laws of
23 the State of Nevada, that the foregoing is true.

24 Respectfully Submitted

25  10-12-09
26 **TINA TODD, In Pro Se**

27 8346 BISMARK SAPPHIRE STREET
28 LAS VEGAS, NV 89139
Tel: (702) 773-816-1559

Exhibit "A"
Legal Description

13060537-AM

EXHIBIT "A"

Legal Description

PARCEL I:

LOT TWO HUNDRED SEVENTY-NINE (279) OF BLUE DIAMOND SPRINGS UNIT 4, A COMMON INTEREST COMMUNITY, AS SHOWN BY MAP THEREOF ON FILE IN BOOK 112 OF PLATS, PAGE 84, IN THE OFFICE OF THE COUNTY RECORDER OF CLARK COUNTY, NEVADA.

EXCEPTING ALL MINERAL, OIL, GAS, PETROLEUM, OR OTHER HYDROCARBON SUBSTANCES AND ALL GEOTHERMAL ENERGY SOURCES, IN UNDER, OR WHICH MAY BE PRODUCED FROM THE WITHIN-DESCRIBED LAND, WHICH LIE BELOW A PLANE PARALLEL TO AND 500 FEET BELOW THE SURFACE OF THE WITHIN-DESCRIBED LAND, FOR THE PURPOSE OF PROSPECTING EXPLORATION, DEVELOPMENT, PRODUCTION, OR EXTRACTION OF SAID SUBSTANCES BY MEANS OF MINES, WELLS, OR DERRICKS, OR OTHER EQUIPMENT, PROVIDED, HOWEVER, THAT THE OWNER OF SAID SUBSTANCES SHALL HAVE NO RIGHT TO ENTER UPON THE SURFACE OF THE WITHIN-DESCRIBED LAND, NOR TO USE SAID LAND ABOVE SAID PLANE PARALLEL TO AND 500 FEET BELOW THE SURFACE OF SUCH LAND.

PARCEL II:

AN EASEMENT FOR INGRESS AND EGRESS OVER PRIVATE STREETS AND COMMON AREAS AS SHOWN AND DELINEATED ON SAID MAP.

APN: 177-18-212-050

Exhibit "B"
Comp



Prepared For:

Tina Todd
Tina Todd
8346 Bismark Sapphire Street
Las Vegas, NV 89139

Prepared:

Tuesday, September 29, 2009

Subject Property:

**8346 Bismark Sapphire St
Las Vegas, NV 89139
177-18-212-050**

**Michael Franich
Stewart Title Company
1070 Caughlin Crossing
Reno, Nevada 89519
(775) 746-1100**

THIS TITLE INFORMATION HAS BEEN FURNISHED FREE OF CHARGE BY STEWART TITLE COMPANY IN CONFORMANCE WITH THE RULES ESTABLISHED BY THE NEVADA INSURANCE COMMISSIONER, WHO URGES YOU TO SHOP FOR THE BEST SERVICE AVAILABLE AND COMPARE CHARGES AND FEES FOR TITLE INSURANCE, AND OTHER SERVICES ASSOCIATED WITH THE PURCHASE OR SALE OF A HOME. ALTHOUGH CARE HAS BEEN TAKEN IN THE PREPARATION OF THIS INFORMATION, IT IS FURNISHED AS A PUBLIC SERVICE AND STEWART TITLE COMPANY ASSUMES NO LIABILITY FOR ITS COMPLETENESS OR ACCURACY.

Property Profile

OWNER and PROPERTY

Owner : Tina Todd
Owner Type : Single
Co-Owner : N/A
Phone # : (702) 222-9682
Mail Address : 8346 Bismark Sapphire St Las Vegas NV 89139
Site Address : 8346 Bismark Sapphire St Las Vegas NV 89139
Parcel : 177-18-212-050 **Census** : 29.631
School District : **Tax Area** : 635
Rng-Twn-Sec : 61-22-18-NW **# Props** : 1
Flood Map : N/A **Own Occ** : Yes
Housing Tract : Blue Diamond Springs Unit 4
Lot / Block : L 279 B
Legal Desc : BLUE DIAMOND SPRINGS UNIT 4 PLAT BOOK 112 PAGE 84
 LOT 279

TRANSFER INFORMATION

Date w/ \$: 6/2/2006
Doc # w/ \$: 06060204788
Price : \$305,000
Type : Full Value
\$ Sqft : \$179.83
Date w/o \$: N/A
Doc # w/o \$: N/A

TAX and ASSESSMENT

Land : \$10,500
Structure : \$51,348
Total : \$61,848
Improved : 8300%
Tax Year : 2009-2010
Taxes : \$1,765.30

LOAN INFORMATION

Loan : \$244,000
Lender : N/A
Loan Type : Conventional
Rate Type : Variable

PREVIOUS OWNER

Date : 4/1/2005
Price : \$250,637
Name : Mohammad Byuiyan

PROPERTY CHARACTERISTICS

Land Use : 110 - Single Family Residence
Zone : N/A
Rooms : 6 **Pool** : No **Yr Blt** : 2005 **Bldg Sqft** : 1,696
Bedrooms : 3 **Garage** : Yes **Stories** : 2 **Lot Sqft** : 2,614
Bathrooms : 2.5 **Units** : 1 **Acres** : 0.06

Stewart Title Company

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 customer Service #927

Tract Sales

This report includes Single Family Residence's in tract Blue Diamond Springs Unit 4. All transactions have recorded within the last 13 months.

Averages

<u>Avg SqFt</u>	<u>Avg Beds</u>	<u>Avg Baths</u>	<u>Avg Loan</u>	<u>Avg Price</u>	<u>Avg \$ Sqft</u>	<u>Avg % Sqft</u>
1,960	3	2.00	\$131,597	\$145,856	\$75	116%

Address: 8304 Transvaal Blue St Las Vegas NV 89139
APN: 17718212013 **Page-Grid** 61-22-18-NW
Bed: 3.00 **Bath:** 1.50 **Sqft:** 1,106 **Pool:** No
Acres: 0.05 **Lot:** 2,178 **Units:** 1 **Built:** 2005
Lender:
Buyers: Craig Family
Tract: Blue Diamond Springs Unit 4

Date: 9/2/2009
Price: \$102,000
\$ Sqft: \$92.22
% Sqft: 65%
Loan:

1

Address: 8310 Kimberly Diamond St Las Vegas NV 89139
APN: 17718212002 **Page-Grid** 61-22-18-NW
Bed: 4.00 **Bath:** 3.00 **Sqft:** 2,781 **Pool:** No
Acres: 0.1 **Lot:** 4,356 **Units:** 1 **Built:** 2004
Lender:
Buyers: Wang , Qihua
Tract: Blue Diamond Springs Unit 4

Date: 9/2/2009
Price: \$230,000
\$ Sqft: \$82.70
% Sqft: 164%
Loan:

2

Address: 8392 Bismark Sapphire St Las Vegas NV 89139
APN: 17718212057 **Page-Grid** 61-22-18-NW
Bed: 3.00 **Bath:** 2.50 **Sqft:** 1,731 **Pool:** No
Acres: 0.06 **Lot:** 2,614 **Units:** 1 **Built:** 2005
Lender:
Buyers: Bank U S National Assn Trs
Tract: Blue Diamond Springs Unit 4

Date: 8/6/2009
Price: \$110,000
\$ Sqft: \$63.55
% Sqft: 102%
Loan:

3

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 customer Service #927

Address: 8302 Kimberly Diamond St Las Vegas NV 89139 **Date:** 7/31/2009
APN: 17718212001 **Page-Grid:** 61-22-18-NW **Price:** \$194,000
Bed: 4.00 **Bath:** 3.00 **Sqft:** 2,781 **Pool:** No **\$ Sqft:** \$69.76
Acres: 0.11 **Lot:** 4,792 **Units:** 1 **Built:** 2004 **% Sqft:** 164%
Lender: **Loan:**
Buyers: Miller, Shane **Phone:**
Tract: Blue Diamond Springs Unit 4

4

Address: 8387 Transvaal Blue St Las Vegas NV 89139 **Date:** 7/14/2009
APN: 17718212033 **Page-Grid:** 61-22-18-NW **Price:** \$102,000
Bed: 3.00 **Bath:** 2.50 **Sqft:** 1,696 **Pool:** No **\$ Sqft:** \$60.14
Acres: 0.06 **Lot:** 2,614 **Units:** 1 **Built:** 2005 **% Sqft:** 100%
Lender: **Loan:**
Buyers: Bank New York Trs **Phone:**
Tract: Blue Diamond Springs Unit 4

5

Address: 8319 Kimberly Diamond St Las Vegas NV 89139 **Date:** 7/14/2009
APN: 17718212010 **Page-Grid:** 61-22-18-NW **Price:** \$199,000
Bed: 4.00 **Bath:** 2.50 **Sqft:** 2,781 **Pool:** No **\$ Sqft:** \$71.56
Acres: 0.1 **Lot:** 4,356 **Units:** 1 **Built:** 2004 **% Sqft:** 164%
Lender: **Loan:**
Buyers: Vider, Avner **Phone:**
Tract: Blue Diamond Springs Unit 4

6

Address: 4767 Pearl Bay Ct Las Vegas NV 89139 **Date:** 6/4/2009
APN: 17718212072 **Page-Grid:** 61-22-18-NW **Price:** \$140,000
Bed: 3.00 **Bath:** 2.50 **Sqft:** 1,891 **Pool:** No **\$ Sqft:** \$74.03
Acres: 0.06 **Lot:** 2,614 **Units:** 1 **Built:** 2004 **% Sqft:** 111%
Lender: Bank Of America **Loan:** \$137,464
Buyers: Weber, Anthony **Phone:**
Tract: Blue Diamond Springs Unit 4

7

Address: 8336 Transvaal Blue St Las Vegas NV 89139 **Date:** 4/24/2009
APN: 17718212017 **Page-Grid:** 61-22-18-NW **Price:** \$120,000
Bed: 3.00 **Bath:** 2.50 **Sqft:** 1,731 **Pool:** No **\$ Sqft:** \$69.32
Acres: 0.06 **Lot:** 2,614 **Units:** 1 **Built:** 2005 **% Sqft:** 102%
Lender: Nevada Federal Credit Union **Loan:** \$117,826
Buyers: Jelde, Musse **Phone:**
Tract: Blue Diamond Springs Unit 4

8

Address: 8316 Bismark Sapphire St Las Vegas NV 89139 **Date:** 4/3/2009
APN: 17718212046 **Page-Grid:** 61-22-18-NW **Price:** \$140,000
Bed: 3.00 **Bath:** 2.50 **Sqft:** 1,731 **Pool:** No **\$ Sqft:** \$80.88
Acres: 0.06 **Lot:** 2,614 **Units:** 1 **Built:** 2005 **% Sqft:** 102%
Lender: Nevada Federal Credit Union **Loan:** \$139,500
Buyers: Erickson, Jason **Phone:**
Tract: Blue Diamond Springs Unit 4

9

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Address: 4694 Ametrine Ct Las Vegas NV 89139	Date: 1/22/2009
APN: 17718212020	Price: \$121,560
Page-Grid 61-22-18-NW	\$ Sqft: \$88.41
Bed: 4.00	Bath: 2.50
Sqft: 1,375	Pool: No
Acres: 0.06	Lot: 2,614
Units: 1	Built: 2005
% Sqft: 81%	Loan:
Lender:	
Buyers: Bank Deutsche National Tr Co Trs	Phone:
Tract: Blue Diamond Springs Unit 4	

10

Stewart Title Company

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customer Service #927

Tract Sales

*This report includes Single Family Residence properties in tract Blue Diamond Springs Unit 4.
All transactions have recorded within the last 13 months.*

Averages

	<u>Avg</u> <u>SqFt</u>	<u>Avg</u> <u>Beds</u>	<u>Avg</u> <u>Baths</u>	<u>Avg</u> <u>Loan</u>	<u>Avg</u> <u>Price</u>	<u>Avg</u> <u>\$ Sqft</u>	<u>Avg</u> <u>% Sqft</u>	
	1,960	3	2.00	\$131,597	\$145,856	\$75	116%	
1) 8304 Transvaal Blue St			3.0 1.50	1,106 0.05	2005 9/2/09	\$102,000	\$92	65%
2) 8310 Kimberly Diamond St			4.0 3.00	2,781 0.1	2004 9/2/09	\$230,000	\$83	164%
3) 8392 Bismark Sapphire St			3.0 2.50	1,731 0.06	2005 8/6/09	\$110,000	\$64	102%
4) 8302 Kimberly Diamond St			4.0 3.00	2,781 0.11	2004 7/31/09	\$194,000	\$70	164%
5) 8387 Transvaal Blue St			3.0 2.50	1,696 0.06	2005 7/14/09	\$102,000	\$60	100%
6) 8319 Kimberly Diamond St			4.0 2.50	2,781 0.1	2004 7/14/09	\$199,000	\$72	164%
7) 4767 Pearl Bay Ct			3.0 2.50	1,891 0.06	2004 6/4/09	\$140,000	\$74	111%
8) 8336 Transvaal Blue St			3.0 2.50	1,731 0.06	2005 4/24/09	\$120,000	\$69	102%
9) 8316 Bismark Sapphire St			3.0 2.50	1,731 0.06	2005 4/3/09	\$140,000	\$81	102%
10) 4694 Ametrine Ct			4.0 2.50	1,375 0.06	2005 1/22/09	\$121,560	\$88	81%

Stewart Title Company

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customer Service #927

Comparable Sales

This report includes Single Family Residence's that are between 1,442 square feet and 1,950 square feet, within a 1 mile radius of 8346 Bismark Sapphire St. All transactions have recorded within the last 13 months. We present them in proximity order, with the closest sale first.

Averages

Avg SqFt	Avg Beds	Avg Baths	Avg Loan	Avg Price	Avg \$ Sqft	Avg % Sqft
1,688	3	2.00	\$12,121,278	\$146,681	\$87	100%

Address: 8316 Bismark Sapphire St Las Vegas NV 89139
APN: 177-18-212-046 **Page-Grid:** 61-22-18-NW
Bed: 3.00 **Bath:** 2.50 **Sqft:** 1,731 **Pool:** No
Acres: 0.06 **Lot:** 2,614 **Units:** 1 **Built:** 2005
Lender: Nevada Federal Credit Union
Buyers: Erickson, Jason
Tract: Blue Diamond Springs Unit 4
Date: 4/3/2009
Price: \$140,000
\$ Sqft: \$80.88
% Sqft: 102%
Loan: \$139,500
Phone: N/A
Distance: 0.03 miles

1

Address: 4767 Pearl Bay Ct Las Vegas NV 89139
APN: 177-18-212-072 **Page-Grid:** 61-22-18-NW
Bed: 3.00 **Bath:** 2.50 **Sqft:** 1,891 **Pool:** No
Acres: 0.06 **Lot:** 2,614 **Units:** 1 **Built:** 2004
Lender: Bank Of America
Buyers: Weber, Anthony
Tract: Blue Diamond Springs Unit 4
Date: 6/4/2009
Price: \$140,000
\$ Sqft: \$74.03
% Sqft: 111%
Loan: \$137,464
Phone: N/A
Distance: 0.03 miles

2

Address: 8336 Transvaal Blue St Las Vegas NV 89139
APN: 177-18-212-017 **Page-Grid:** 61-22-18-NW
Bed: 3.00 **Bath:** 2.50 **Sqft:** 1,731 **Pool:** No
Acres: 0.06 **Lot:** 2,614 **Units:** 1 **Built:** 2005
Lender: Nevada Federal Credit Union
Buyers: Jelde, Musse
Tract: Blue Diamond Springs Unit 4
Date: 4/24/2009
Price: \$120,000
\$ Sqft: \$69.32
% Sqft: 102%
Loan: \$117,826
Phone: N/A
Distance: 0.03 miles

3

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Address: 8328 Golden Amber St Las Vegas NV 89139 **Date:** 7/28/2009
APN: 177-18-211-004 **Page-Grid:** 61-22-18-NW **Price:** \$164,684
Bed: 3.00 **Bath:** 2.50 **Sqft:** 1,546 **Pool:** No **\$ Sqft:** \$106.52
Acres: 0.06 **Lot:** 2,614 **Units:** 1 **Built:** 2004 **% Sqft:** 91%
Lender: N/A **Loan:** N/A
Buyers: Aurora Loan Services LLC **Phone:** N/A
Tract: Blue Diamond Springs Unit 2 **Distance:** 0.05 miles

4

Address: 8387 Transvaal Blue St Las Vegas NV 89139 **Date:** 7/14/2009
APN: 177-18-212-033 **Page-Grid:** 61-22-18-NW **Price:** \$102,000
Bed: 3.00 **Bath:** 2.50 **Sqft:** 1,696 **Pool:** No **\$ Sqft:** \$60.14
Acres: 0.06 **Lot:** 2,614 **Units:** 1 **Built:** 2005 **% Sqft:** 100%
Lender: N/A **Loan:** N/A
Buyers: Bank New York Trs **Phone:** N/A
Tract: Blue Diamond Springs Unit 4 **Distance:** 0.05 miles

5

Address: 8312 Golden Amber St Las Vegas NV 89139 **Date:** 5/21/2009
APN: 177-18-211-002 **Page-Grid:** 61-22-18-NW **Price:** \$124,000
Bed: 3.00 **Bath:** 2.50 **Sqft:** 1,604 **Pool:** No **\$ Sqft:** \$77.31
Acres: 0.06 **Lot:** 2,614 **Units:** 1 **Built:** 2004 **% Sqft:** 95%
Lender: Wells Fargo Bank **Loan:** \$113,553
Buyers: Barker, Clint **Phone:** N/A
Tract: Blue Diamond Springs Unit 2 **Distance:** 0.06 miles

6

Address: 8392 Bismark Sapphire St Las Vegas NV 89139 **Date:** 8/6/2009
APN: 177-18-212-057 **Page-Grid:** 61-22-18-NW **Price:** \$110,000
Bed: 3.00 **Bath:** 2.50 **Sqft:** 1,731 **Pool:** No **\$ Sqft:** \$63.55
Acres: 0.06 **Lot:** 2,614 **Units:** 1 **Built:** 2005 **% Sqft:** 102%
Lender: N/A **Loan:** N/A
Buyers: Bank U S National Assn Trs **Phone:** N/A
Tract: Blue Diamond Springs Unit 4 **Distance:** 0.06 miles

7

Address: 8365 Golden Amber St Las Vegas NV 89139 **Date:** 9/11/2009
APN: 177-18-211-020 **Page-Grid:** 61-22-18-NW **Price:** \$89,100
Bed: 3.00 **Bath:** 2.50 **Sqft:** 1,731 **Pool:** No **\$ Sqft:** \$51.47
Acres: 0.06 **Lot:** 2,614 **Units:** 1 **Built:** 2004 **% Sqft:** 102%
Lender: N/A **Loan:** N/A
Buyers: Rolev 2 LLC **Phone:** N/A
Tract: Blue Diamond Springs Unit 2 **Distance:** 0.07 miles

8

Address: 4749 Golden Shimmer Ave Las Vegas NV 89139 **Date:** 6/15/2009
APN: 177-18-119-029 **Page-Grid:** 61-22-18-NW **Price:** \$243,481
Bed: 3.00 **Bath:** 2.50 **Sqft:** 1,546 **Pool:** No **\$ Sqft:** \$157.49
Acres: 0.06 **Lot:** 2,614 **Units:** 1 **Built:** 2007 **% Sqft:** 91%
Lender: N/A **Loan:** N/A
Buyers: Aurora Loan Services LLC **Phone:** N/A
Tract: Blue Diamond Springs Unit 5a **Distance:** 0.07 miles

9

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Address: 8390 Golden Amber St Las Vegas NV 89139
APN: 177-18-211-013 **Page-Grid:** 61-22-18-NW
Bed: 3.00 **Bath:** 2.50 **Sqft:** 1,546 **Pool:** No
Acres: 0.06 **Lot:** 2,614 **Units:** 1 **Built:** 2004
Lender: Taylor Bean and whit
Buyers: Reed, Brian & Lynsey
Tract: Blue Diamond Springs Unit 2

Date: 12/24/2008
Price: \$150,000
\$ Sqft: \$97.02
% Sqft: 91%
Loan: \$148,046

Phone: N/A
Distance: 0.07 miles

10

Address: 4784 W Shelbourne Ave Las Vegas NV 89139
APN: 177-18-112-011 **Page-Grid:** 61-22-18-NW
Bed: 3.00 **Bath:** 2.50 **Sqft:** 1,731 **Pool:** No
Acres: 0.08 **Lot:** 3,485 **Units:** 1 **Built:** 2005
Lender: N/A
Buyers: Belville, Ronald & Jeanie
Tract: Blue Diamond Springs Unit 2

Date: 12/5/2008
Price: \$136,000
\$ Sqft: \$78.57
% Sqft: 102%
Loan: N/A

Phone: N/A
Distance: 0.08 miles

11

Address: 8324 Black Opal St Las Vegas NV 89139
APN: 177-18-211-060 **Page-Grid:** 61-22-18-NW
Bed: 3.00 **Bath:** 2.50 **Sqft:** 1,891 **Pool:** No
Acres: 0.07 **Lot:** 3,049 **Units:** 1 **Built:** 2004
Lender: N/A
Buyers: Kerrington Capital Invest LLC
Tract: Blue Diamond Springs Unit 2

Date: 5/14/2009
Price: \$150,000
\$ Sqft: \$79.32
% Sqft: 111%
Loan: N/A

Phone: N/A
Distance: 0.08 miles

12

Address: 8396 Golden Amber St Las Vegas NV 89139
APN: 177-18-211-014 **Page-Grid:** 61-22-18-NW
Bed: 3.00 **Bath:** 2.50 **Sqft:** 1,696 **Pool:** No
Acres: 0.06 **Lot:** 2,614 **Units:** 1 **Built:** 2004
Lender: Metlife Home Loans
Buyers: Pachigolla, Ravi
Tract: Blue Diamond Springs Unit 2

Date: 6/26/2009
Price: \$121,000
\$ Sqft: \$71.34
% Sqft: 100%
Loan: \$90,750

Phone: N/A
Distance: 0.08 miles

13

Address: 8313 Black Opal St Las Vegas NV 89139
APN: 177-18-211-056 **Page-Grid:** 61-22-18-NW
Bed: 3.00 **Bath:** 2.50 **Sqft:** 1,891 **Pool:** No
Acres: 0.07 **Lot:** 3,049 **Units:** 1 **Built:** 2004
Lender: N/A
Buyers: Federal National Mortgage Assn
Tract: Blue Diamond Springs Unit 2

Date: 9/16/2009
Price: \$245,919
\$ Sqft: \$130.05
% Sqft: 111%
Loan: N/A

Phone: N/A
Distance: 0.10 miles

14

Address: 8303 Black Opal St Las Vegas NV 89139
APN: 177-18-211-057 **Page-Grid:** 61-22-18-NW
Bed: 3.00 **Bath:** 2.50 **Sqft:** 1,546 **Pool:** No
Acres: 0.06 **Lot:** 2,614 **Units:** 1 **Built:** 2004
Lender: N/A
Buyers: King Fut's P F M LLC
Tract: Blue Diamond Springs Unit 2

Date: 4/1/2009
Price: \$104,171
\$ Sqft: \$67.38
% Sqft: 91%
Loan: N/A

Phone: N/A
Distance: 0.10 miles

15

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Address: 8332 Oppenheimer St Las Vegas NV 89139
APN: 177-18-211-053 **Page-Grid:** 61-22-18-NW
Bed: 3.00 **Bath:** 2.50 **Sqft:** 1,546 **Pool:** No
Acres: 0.07 **Lot:** 3,049 **Units:** 1 **Built:** 2004
Lender: Metlife Home Loans
Buyers: Jackson, Richard **Phone:** N/A
Tract: Blue Diamond Springs Unit 2 **Distance:** 0.11 miles

Date: 2/26/2009
Price: \$139,900
\$ Sqft: \$90.49
% Sqft: 91%
Loan: \$137,365

16

Address: 8391 Pearl Beach Ct Las Vegas NV 89139
APN: 177-18-214-002 **Page-Grid:** 61-22-18-NW
Bed: 2.00 **Bath:** 2.50 **Sqft:** 1,471 **Pool:** No
Acres: 0.05 **Lot:** 2,178 **Units:** 1 **Built:** 2006
Lender: Paramount Residential
Buyers: Peterson, Charles & Yi **Phone:** N/A
Tract: Island Cove **Distance:** 0.11 miles

Date: 7/28/2009
Price: \$110,000
\$ Sqft: \$74.78
% Sqft: 87%
Loan: \$108,007.0

17

Address: 4607 Mission Meadow Cir Las Vegas NV 89139
APN: 177-18-219-006 **Page-Grid:** 61-22-18-NW
Bed: 4.00 **Bath:** 2.50 **Sqft:** 1,864 **Pool:** No
Acres: 0.07 **Lot:** 3,049 **Units:** 1 **Built:** 2007
Lender: Metlife Home Loans
Buyers: Reyes, Clarence & Rebecca **Phone:** N/A
Tract: Carmel Hills Unit 4 **Distance:** 0.12 miles

Date: 12/19/2008
Price: \$250,000
\$ Sqft: \$134.12
% Sqft: 110%
Loan: \$200,000

18

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Comparable Sales

This report includes Single Family Residence's that are between 1,442 square feet and 1,950 square feet, within a 1 mile radius of 8346 Bismark Sapphire St. All transactions have recorded within the last 13 months. We present them in proximity order, with the closest sale first.

Averages

<u>Avg</u> <u>SqFt</u>	<u>Avg</u> <u>Beds</u>	<u>Avg</u> <u>Baths</u>	<u>Avg</u> <u>Loan</u>	<u>Avg</u> <u>Price</u>	<u>Avg</u> <u>\$ Sqft</u>	<u>Avg</u> <u>% Sqft</u>
1,688	3	2.00	\$12,121,278	\$146,681	\$87	100%

<u>Address</u>	<u>Bed</u>	<u>Bath</u>	<u>Sqft</u>	<u>Lot</u>	<u>Built</u>	<u>Date</u>	<u>Price</u>	<u>\$ Sqft</u>	<u>%</u>	<u>Miles</u>
1) 8316 Bismark Sapphire St	3.0	2.50	1,731	0.06	05	04/03/09	\$140,000	\$81	102%	0.03
2) 4767 Pearl Bay Ct	3.0	2.50	1,891	0.06	04	06/04/09	\$140,000	\$74	111%	0.03
3) 8336 Transvaal Blue St	3.0	2.50	1,731	0.06	05	04/24/09	\$120,000	\$69	102%	0.03
4) 8328 Golden Amber St	3.0	2.50	1,546	0.06	04	07/28/09	\$164,684	\$107	91%	0.05
5) 8387 Transvaal Blue St	3.0	2.50	1,696	0.06	05	07/14/09	\$102,000	\$60	100%	0.05
6) 8312 Golden Amber St	3.0	2.50	1,604	0.06	04	05/21/09	\$124,000	\$77	95%	0.06
7) 8392 Bismark Sapphire St	3.0	2.50	1,731	0.06	05	08/06/09	\$110,000	\$64	102%	0.06
8) 8365 Golden Amber St	3.0	2.50	1,731	0.06	04	09/11/09	\$89,100	\$51	102%	0.07
9) 4749 Golden Shimmer Ave	3.0	2.50	1,546	0.06	07	06/15/09	\$243,481	\$157	91%	0.07
10) 8390 Golden Amber St	3.0	2.50	1,546	0.06	04	12/24/08	\$150,000	\$97	91%	0.07
11) 4784 W Shelbourne Ave	3.0	2.50	1,731	0.08	05	12/05/08	\$136,000	\$79	102%	0.08
12) 8324 Black Opal St	3.0	2.50	1,891	0.07	04	05/14/09	\$150,000	\$79	111%	0.08
13) 8396 Golden Amber St	3.0	2.50	1,696	0.06	04	06/26/09	\$121,000	\$71	100%	0.08
14) 8313 Black Opal St	3.0	2.50	1,891	0.07	04	09/16/09	\$245,919	\$130	111%	0.10
15) 8303 Black Opal St	3.0	2.50	1,546	0.06	04	04/01/09	\$104,171	\$67	91%	0.10
16) 8332 Oppenheimer St	3.0	2.50	1,546	0.07	04	02/26/09	\$139,900	\$90	91%	0.11
17) 8391 Pearl Beach Ct	2.0	2.50	1,471	0.05	06	07/28/09	\$110,000	\$75	87%	0.11
18) 4607 Mission Meadow Cir	4.0	2.50	1,864	0.07	07	12/19/08	\$250,000	\$134	110%	0.12

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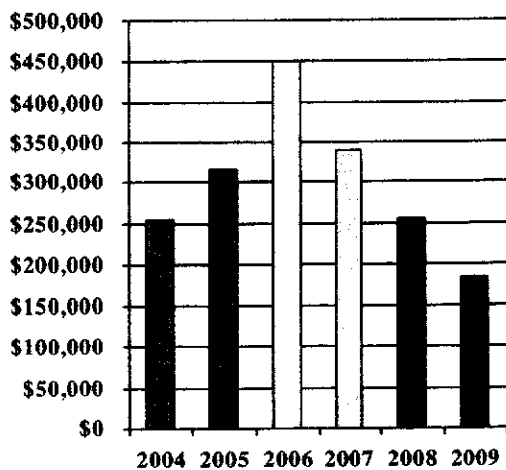
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Historical Profile

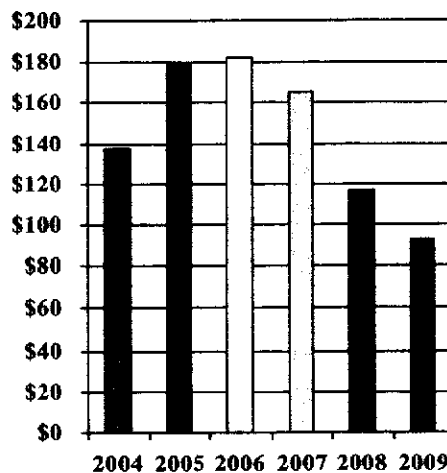
This report includes Single Family Residence properties that are within a 1 mile radius of 8346 Bismark Sapphire St.

	Avg Bedrooms	Avg Bathrooms	Avg Sqft	Avg Price	Avg \$Sqft
2004	4	2.45	1,927	\$254,139	\$137
2005	3	2.51	1,784	\$315,068	\$179
2006	4	2.92	2,541	\$449,570	\$182
2007	3	2.65	2,094	\$339,471	\$165
2008	4	2.67	2,182	\$252,920	\$117
2009	4	2.65	2,042	\$184,276	\$92

Average Sales Price



Average \$ Per Square Feet



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Area Analysis

Who's Making Loans In The Area

This section lists the top 5 lenders providing loans for single family residences within a 1 mile radius of 8346 Bismark Sapphire St.

<u>Lender</u>	<u>% Loans</u>
Countrywide Home Loan	7.76%
Bank Of America	5.68%
Home American Mortgage	5.35%
Hillsborough Corporation	4.83%
Republic Mortgage	4.78%

Who's Investing In The Area

This section lists the top 5 people or companies that own more than one property within a 1 mile radius of 8346 Bismark Sapphire St.

<u>Owner</u>	<u># Properties</u>
Copperhead East LLC	90
Newcastle 1 LLC	77
K B Home Nevada Inc	54
County Of Clark(aviation)	41
Tiara Summit II LLC	30

Sales Activity

This section is a breakdown of trends over the last 3, 6 and 12 months for the 3,196 single family residences within a 1 mile radius of 8346 Bismark Sapphire St. Some of the single family residences used for this analysis may not follow the comparable sales

	<u>Last 3 Months</u>	<u>Last 6 Months</u>	<u>Last 12 Months</u>
Sales:	146	288	515
Turnover Ratio:	4.6%	9.0%	16.1%
Avg Price:	\$159,892	\$171,248	\$179,895
Avg Sqft Cost:	\$88	\$91	\$94
Avg % Down:	2%	9%	10%

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Demographic Profile

Population

<u>People</u>	<u>0-12</u>	<u>13-19</u>	<u>20-24</u>	<u>25-34</u>	<u>35-44</u>	<u>45-59</u>	<u>60-64</u>	<u>65+</u>
2,194	12.3%	5.5%	5.9%	7.2%	19.6%	27.9%	7.7%	10.6%

Families

Total Homes:	
Family:	80%
Non-Family:	15%
1 Person:	7%
Married:	92.4%
Single:	7.6%

Housing

Tract:	29,631
Med Value:	\$225,800
Med Rentals:	\$1,161
Ttl Housing:	797
Owners:	94.4%
Renters:	5.6%

Employment

Working Age:	1,783
Labor Force:	60.1%
Military:	0.0%
Employed:	95.0%
Unemployed:	5.0%

Education

No Diploma:	17.9%
High School Diploma:	53.5%
Associate's Degree:	8.1%
Bachelor's Degree:	11.1%
Graduate Degree:	9.5%

Income

Median Household Income	
\$57,316	
\$0-\$14,999:	14.7%
\$15,000-\$24,999:	10.5%
\$25,000-\$34,999:	5.5%
\$35,000-\$49,999:	9.6%
\$50,000-\$74,999:	24.5%
\$75,000-\$99,999:	18.1%
\$100,000+:	17.1%

Tenure

	<u>Year Built</u>	<u>Year Moved In</u>
90-00:	1.7%	17.0%
95-98:	14.5%	39.3%
90-94:	6.4%	13.7%
80-89:	28.9%	17.0%
70-79:	44.3%	11.9%
69-:	4.1%	1.1%

Employment by Industry

Agriculture, Forestry & Mining
0.0%

Construction
5.9%

Manufacturing
3.7%

Transportation
3.9%

Communications & Utilities
4.3%

Wholesale/Retail
14.0%

Finance, Insurance & Real Estate
6.2%

Business/Repair
4.2%

Personal Services
4.7%

Entertainment & Recreation
23.3%

Health Service
11.1%

Educational
9.8%

Other Professional Services
4.7%

Public Service
4.0%

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Neighborhood Properties

Address: 8308 Bismark Sapphire St
 APN: 177-18-212-045 Bed: 4.00 Bath: 2.50 Sqft: 1,375
 Buyers: Durivage, Kenneth

Date: 6/12/2008
 Price: \$157,500

Address: 8316 Bismark Sapphire St
 APN: 177-18-212-046 Bed: 3.00 Bath: 2.50 Sqft: 1,731
 Buyers: Erickson, Jason

Date: 4/3/2009
 Price: \$140,000

Address: 8324 Bismark Sapphire St
 APN: 177-18-212-047 Bed: 3.00 Bath: 2.50 Sqft: 1,671
 Buyers: Alviders, Rodel & Josephine

Date: 3/7/2005
 Price: \$239,809

Address: 8330 Bismark Sapphire St
 APN: 177-18-212-048 Bed: 3.00 Bath: 2.50 Sqft: 1,270
 Buyers: Norton, Christopher & Amy

Date: 2/28/2005
 Price: \$218,428

Address: 8338 Bismark Sapphire St
 APN: 177-18-212-049 Bed: 3.00 Bath: 2.50 Sqft: 1,523
 Buyers: Love, Brandon

Date: 6/20/2008
 Price: \$175,000

Address: 8354 Bismark Sapphire St
 APN: 177-18-212-051 Bed: 3.00 Bath: 2.50 Sqft: 1,731
 Buyers: Gu, De

Date: 3/25/2005
 Price: \$253,082

Address: 8362 Bismark Sapphire St
 APN: 177-18-212-052 Bed: 3.00 Bath: 2.50 Sqft: 1,731
 Buyers: Hussain, Shahid

Date: 3/30/2005
 Price: \$247,177

Address: 8368 Bismark Sapphire St
 APN: 177-18-212-053 Bed: 3.00 Bath: 2.50 Sqft: 1,731
 Buyers: Delacruz, Domingo

Date: 4/22/2005
 Price: \$244,620

Address: 8374 Bismark Sapphire St
 APN: 177-18-212-054 Bed: 3.00 Bath: 2.50 Sqft: 1,731
 Buyers: Bossman, William & Shawmei

Date: 4/26/2005
 Price: \$264,372

Address: 8380 Bismark Sapphire St
 APN: 177-18-212-055 Bed: 3.00 Bath: 2.50 Sqft: 1,696
 Buyers: Green, Sheridan

Date: 4/29/2005
 Price: \$266,551

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Community Profile

*This report is for area services within a one mile radius
of 8346 Bismark Sapphire St Las Vegas NV 89139.*

Amusement and Recreation

Las Vegas Ice Arena	7675 Sultana St	(702) 260-7465	0.4 miles
Schiralli & Sons Cattle Compny	8245 Lindell Rd	(702) 896-5583	0.7 miles

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Exhibit "C"



SEND PAYMENTS TO:
P.O. Box 4387
Houston, TX 77210-4387
www.littonloan.com

BILLING STATEMENT



94897-207607-042

TINA TODD

8346 BISMARK SAPPHIRE ST
LAS VEGAS NV 89139-7132



STATEMENT DATE 06/12/2009
LOAN NUMBER 0041202540
CONTRACTUAL DUE DATE 11/01/2008

PROPERTY ADDRESS: 8346 Bismark Sapphire Street
Las Vegas NV 89139

PRINCIPAL AND INTEREST 627.46
ESCROW AMOUNT 5.26
ADDITIONAL AMOUNT REQUIRED 0.00
MISCELLANEOUS

TOTAL MONTHLY PAYMENT 632.72

LATE CHARGES DUE 522.32
OTHER FEES DUE 0.00

PAYMENT OPTIONS

Pay Online
www.littonloan.com
Go to "Make a Payment"

Pay By Mail
P.O. Box 4387
Houston, TX 77210-4387

Pay By Phone
(800) 999-8501
Press Option 3

Western Union
Code City: Litton
Code State: Texas

LOAN INFORMATION

*PRINCIPAL BALANCE 60,351.67
ESCROW BALANCE -47.33
SUSPENSE BALANCE 0.00

CURRENT INTEREST RATE 12.0000

* This is not a payoff balance.

Refer to back of statement for additional information.

This in an attempt to collect your debt and any information obtained will be used for that purpose.

TRANSACTIONS SINCE LAST STATEMENT

TRANSACTION DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	PRINCIPAL	INTEREST	ESCROW	SUSPENSE / FEE OTHER
05/16/09	FEE ASSESSMENT	31.37	0.00	0.00	0.00	31.37


IMPORTANT MESSAGES

EXHIBIT "D"

Statistics/Reports Maps Record Searches Search Forms

M.W. Schofield, Assessor

REAL PROPERTY PARCEL RECORD

 [Click Here for a Print Friendly Version](#)

Assessor Map Aerial View Building Sketch Ownership History

GENERAL INFORMATION	
PARCEL NO.	177-18-212-050
OWNER AND MAILING ADDRESS	TODD TINA 8346 BISMARK SAPPHIRE ST LAS VEGAS NV 89139-7132
LOCATION ADDRESS CITY/UNINCORPORATED TOWN	8346 BISMARK SAPPHIRE ST ENTERPRISE
ASSESSOR DESCRIPTION	BLUE DIAMOND SPRINGS UNIT 4 PLAT BOOK 112 PAGE 84 LOT 279 SEC 18 TWP 22 RNG 61
RECORDED DOCUMENT NO.	* 20060602:04788
RECORDED DATE	06/02/2006
VESTING	NO STATUS

*Note: Only documents from September 15, 1999 through present are available for viewing.

ASSESSMENT INFORMATION AND SUPPLEMENTAL VALUE	
TAX DISTRICT	635
APPRAISAL YEAR	2009
FISCAL YEAR	09-10
SUPPLEMENTAL IMPROVEMENT VALUE	0
SUPPLEMENTAL IMPROVEMENT ACCOUNT NUMBER	N/A


REAL PROPERTY ASSESSED VALUE		
FISCAL YEAR	2008-09	2009-10
LAND	29750	10500
IMPROVEMENTS	49259	49834
PERSONAL PROPERTY	0	0
EXEMPT	0	0

GROSS ASSESSED (SUBTOTAL)	79009	60334
TAXABLE LAND+IMP (SUBTOTAL)	225740	172383
COMMON ELEMENT ALLOCATION	0	0
TOTAL ASSESSED VALUE	79009	60334
TOTAL TAXABLE VALUE	225740	172383

[Click here for Treasurer Information regarding real property taxes.](#)

ESTIMATED LOT SIZE AND APPRAISAL INFORMATION	
ESTIMATED SIZE	0.06 Acres
ORIGINAL CONST. YEAR	2005
LAST SALE PRICE MONTH/YEAR	305000 06/06
LAND USE	1-10 RESIDENTIAL SINGLE FAMILY
DWELLING UNITS	1

PRIMARY RESIDENTIAL STRUCTURE					
TOTAL LIVING SQ. FT.	1696	CARPORT SQ. FT.	0	ADDN/CONV	NONE
1ST FLOOR SQ. FT.	756	STORIES	TWO STORY	POOL	NO
2ND FLOOR SQ. FT.	940	BEDROOMS	3	SPA	NO
BASEMENT SQ. FT.	0	BATHROOMS	2 FULL 1 HALF	TYPE OF CONSTRUCTION	FRAME STUCCO
GARAGE SQ. FT.	253	FIREPLACE	0	ROOF TYPE	CONCRETE TILE

ASSESSORMAP VIEWING GUIDELINES	
MAP	177182
<p>In order to view the Assessor map you must have Adobe Reader installed on your computer system.</p> <p>If you do not have the Reader it can be downloaded from the Adobe site by clicking the following button. Once you have downloaded and installed the Reader from the Adobe site, it is not necessary to perform the download a second time to access the maps.</p> 	

NOTE: THIS RECORD IS FOR ASSESSMENT USE ONLY. NO LIABILITY IS ASSUMED AS TO THE ACCURACY OF THE DATA DELINEATED HEREON.



Government Center, 500 South Grand Central Parkway, Las Vegas, Nevada 89155-1401

<http://redrock.co.clark.nv.us/assrrealprop/pciDetail.aspx?hdnParcel=17718212050&hdnIns...> 9/29/2009

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Home Details for 8346 Bismark Sapphire St, Las Vegas, NV 89139

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Home

8346 Bismark Sapphire St, Las Vegas, NV 89139

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Virtual Earth

Estimate

\$136,451

Change over last month

\$821

Estimate Range: **\$122,805 – \$156,918**

Last Update: **September 23, 2009**

MARKET FORECAST

See how much home prices are expected to **decrease** in this Neighborhood in the coming months. [Get Full Report](#)

Fill out our free quick qualify quote form



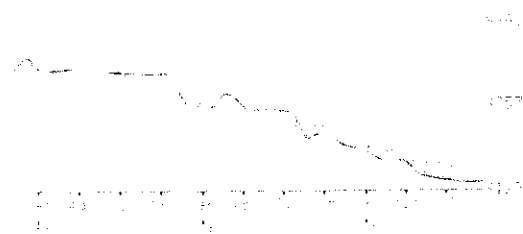
Estimated Home Value

About...

Compared to ☒ ZIP 89139 ☒ Las Vegas ☒ NV

Change over **1 year** All

☒ This House ☐ 89139 ☐ Las Vegas ☐ NV



All around Las Vegas, people are

Home Facts

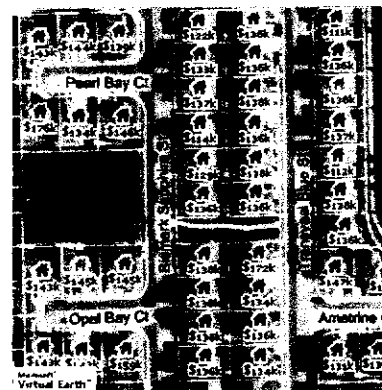
Estimate Range	\$122,805 – \$156,918
Bedrooms	3
Bathrooms	2
Living Area	1,696 Sq feet
Lot Size	2,614 Sq feet
Type	Single Family
Parcel	177-18-212-050
County	Clark
Year Built	2005
Total Rooms	6
Heating	Forced air unit
Cooling	Central
Number of Stories	—
Legal Description	PLAT BOOK 112 PAGE 84 LOT 279

Sales and Tax Info

Sales History	Sales Price
6/2/2006	\$305,000
4/4/2005	\$250,637
Tax Year	Improvements + Land Total

Neighborhood

Las Vegas, NV 89139



© 2009 Digital Map Products

☒ Homes for sale ☒ Distressed Homes
☒ Homes

Choose a topic to view as heatmap

☐ None

Home Equity Rates for 89139 Powered by Bankrate

Loan Type	Today	Last Week
\$30K HELOC	5.9%	5.9%
\$30K home equity loan	9.94%	9.94%
\$75K home equity loan	9.69%	9.69%
\$50K home equity loan	9.69%	9.69%
\$50K HELOC	5.56%	5.56%

89139 Updated 9/24/2009

Find lenders in your area

Credit Report Powered by Experian

What is this?

Do you know what your credit score is?

680



Homeowners Insurance

Cyberhomes Insurance Services can help lower the cost of homeowners and auto insurance. See if we're right for you.

2006	\$49,834 + \$10,500 =	\$60,334
2007	\$46,647 + \$52,500 =	\$99,147
2008	\$46,386 + \$35,000 =	\$81,386

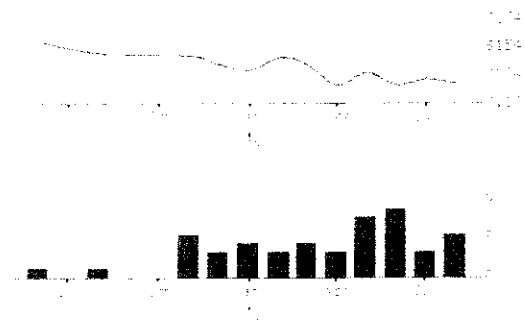
8346 Bismark Sapphire St, Las Vegas, NV 89139 Compared to...

Comparable Homes ZIP 89139

Median Market Price and Total Home Sales

About...

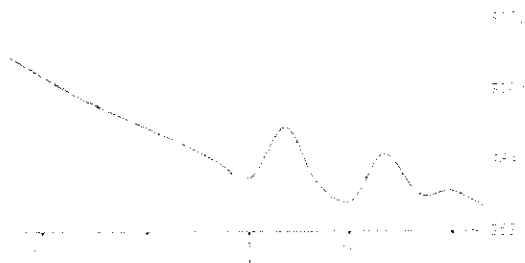
Change over: 1 year | All



Median Price by Living Area

About...

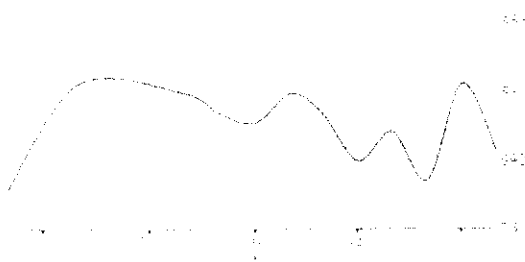
Change over: 1 year | All



Median Price per Bedroom

About...

Change over: 1 year | All



Get all of the property details for 8346 Bismark Sapphire St, Las Vegas, NV 89139 right now on our "Find My Home" page. See the value of the home and house values for similar homes on the same street. You can also get important information regarding the neighborhood that includes: the quality of life, the current economic conditions, and population information. You can even see the home and the neighborhood with interactive maps. Get the property details and the house values you are looking for, and keep track of the changing housing market in your neighborhood.

Prev

Back to search results

Next

Get a quote for insurance on 8346 Bismark Sapphire St, Las Vegas, NV 89139:

Comparable Homes

These are homes with characteristics similar to the home you are looking at that have been sold recently. They are important for understanding home market trends.

This Home	Estimate	\$136,451
	Living Area	1,696 sq. ft.
	Last Sale Date	---
Comparables	Avg. Sales Price	\$136,599
	Avg. Living Area	1,716 sq. ft.

8396 Golden Amber St

Sold for: \$121,000 on 6/26/2009
3 br 2 ba Living Area: 1696 sq. ft.

8316 Bismark Sapphire St

Sold for: \$140,000 on 4/3/2009
3 br 2 ba Living Area: 1731 sq. ft.

8336 Transvaal Blue St

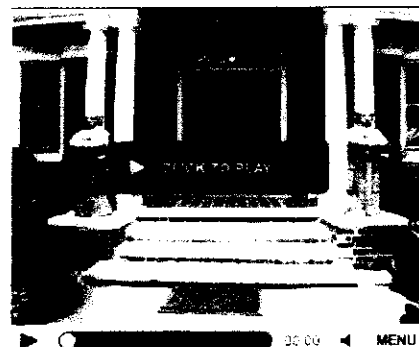
Sold for: \$120,000 on 4/24/2009
3 br 2 ba Living Area: 1731 sq. ft.

4784 W Shelbourne Ave

Sold for: \$136,000 on 12/5/2008
3 br 2 ba Living Area: 1731 sq. ft.

[View all comparables](#)

HGTV's FrontDoor.com



Video Courtesy of FrontDoor.com, the Real

AP Real Estate News

Solar-hydrogen house in Florida combines new, old



- Bank suspends dealings with ACORN housing entity
- Lawyers: Chinese drywall makers may ignore suits
- Fla. magnate's empire collapsed before shooting
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Homes

Viewing homes comparable to: 8346 Bismark Sapphire St, Las Vegas, NV 89139



3 Bedrooms
2 Bathrooms
Living Area: **1,696 sq ft**
Lot Size: **2,614 sq ft**
[View Details](#)

Estimate **\$136,451** ▲ \$821 Change over last month

If the above homes in the list that you think are more like your home than the comparables we've selected, use the check box to pick your own comparables. Then click below to update, or you can cancel this process.

Showing 1 - 10 of 47 homes

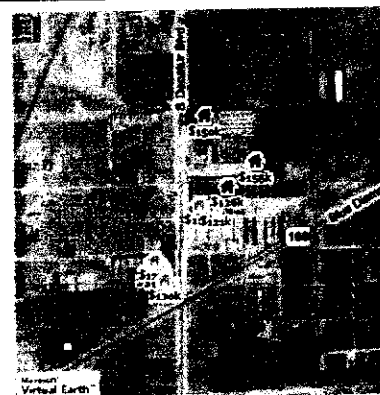
Show 10 results per page

Select: All | None

Previous | 1 2 3 4 5 | Next

<input checked="" type="checkbox"/>	Address	Last Sale	Lot Size	Living Area
<input type="checkbox"/>	8279 Freshwater Pearl St, Las Vegas, NV 89139	\$155,000 8/28/2009	6,534 sq ft	1,863 sq ft 3 br, 2 ba
<input type="checkbox"/>	8543 Peaceful Dreams St, Las Vegas, NV 89139	\$116,000 6/26/2009	3,485 sq ft	1,909 sq ft 3 br, 2 ba
<input type="checkbox"/>	8606 Peaceful Dreams St, Las Vegas, NV 89139	\$130,000 8/27/2009	3,920 sq ft	1,794 sq ft 3 br, 2 ba
<input type="checkbox"/>	8551 Amber Star St, Las Vegas, NV 89139	\$117,000 6/21/2009	3,049 sq ft	1,794 sq ft 3 br, 2 ba
<input type="checkbox"/>	8547 Amber Star St, Las Vegas, NV 89139	\$121,000 8/17/2009	2,614 sq ft	1,794 sq ft 3 br, 2 ba
<input type="checkbox"/>	8511 Peaceful Dreams St, Las Vegas, NV 89139	\$127,000 7/31/2009	3,485 sq ft	1,909 sq ft 3 br, 2 ba
<input type="checkbox"/>	8391 Pearl Beach Ct, Las Vegas, NV 89139	\$110,000 7/26/2009	2,178 sq ft	1,471 sq ft 3 br, 2 ba
<input type="checkbox"/>	8279 Freshwater Pearl St, Las Vegas, NV 89139	\$155,000 7/24/2009	6,534 sq ft	1,863 sq ft 3 br, 2 ba
<input type="checkbox"/>	8396 Golden Amber St, Las Vegas, NV 89139	\$121,000 6/26/2009	2,614 sq ft	1,696 sq ft 3 br, 2 ba
<input type="checkbox"/>	4817 Eureka Diamond Ct, Las Vegas, NV 89139	\$150,000 6/26/2009	3,485 sq ft	1,849 sq ft 3 br, 2 ba

Maps



Choose a topic to view as heatmap

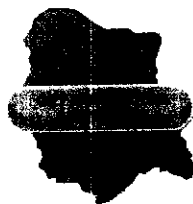
None

This Home vs. Comp Averages

	This Home	Impact of Changes	Comp Average
Sale Price:	n/a	-9%	\$124,625
Last Sale:	n/a	n/a	8/28/09
Bedrooms:	3	n/a	3
Bathrooms:	2	n/a	2
Living Area (sq ft):	1,696	+4%	1,779
\$ Per sq ft:	\$80	-13%	\$70
Lot Size (sq ft):	2,614	+9%	3,485
\$ Per Lot sq ft:	\$52	-15%	\$36
Total Rooms:	6	-4%	5.88
# of Stories:	2	-5%	1.88

Neighborhood

Las Vegas, NV 89139



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1 **TINA TODD**

2 8346 BISMARK SAPPHIRE STREET

3 LAS VEGAS, NV 89139

4 Tel: (702) _____

5 **In Pro Se:**

6 **UNITED STATES BANKRUPTCY COURT**

7 **DISTRICT OF NEVADA**

8
9 RE:) BKS-09-27115-LBR
10 TINA TODD) Chapter 13
11 Debtor,)
12) Hearing Date:
13) Hearing Date:

14 **CERTIFICATE OF SERVICE**

15 1. On October 5, 2009, I served the following documents:

16 Notice and Motion to Value Collateral, "Strip Off" and
17 Modify Rights of Litton Loan Services by and through,
18 and/or People's Choice Home Loan, Inc.,

19 Pursuant to 11 U.S.C. Section 506(a) and Section 1322.

20 I served the above-mentioned documents by the following
21 means to the persons as listed below.

22 **MAILING LIST ATTACHED AND INCORPORATED BY REFERENCE**

23 [] By Placing the documents in the United States mail postage
24 pre-paid in full

25 [] By Faxing to the herein mentioned Numbers, as follows:
26 _____
27 _____

28 I declare under penalty of perjury under the laws of the
State of Nevada that the foregoing is true and correct.

DATED: October 5th, 2009

MOTION TO COLLATERAL VALUE AND STRIPPING OFF

1 MAILING LIST:

2 Debtor In Pro Se:

3 **TINA TODD**

4 8346 BISMARK SAPPHIRE STREET
5 LAS VEGAS, NV 89139

6 Chapter 13 Trustee:

7 Rick A. Yarnall

8 701 Las Vegas Blvd., Suite 820
9 Las Vegas, Nevada 89101

10 People's Choice Home Loan, Inc.,
11 A Wyoming Corporation
12 7515 Irvine Center Dr.,
13 Irvine, CA 92618

14 **Bankruptcy Claim Presented By:**

15 Litton Loan Servicing
16 Attn: Authorized Agent
17 4828 Loop Central Drive
18 Houston, TX 77081

19 **Attorney for Litton loan servicing, L.P.:**

20 LAW OFFICES
21 McCALLA RAYMER, LLC
22 BANKRUPTCY DEPARTMENT
23 1544 OLD ALABAMA ROAD
24 ROSWELL, GEORGIA 30076-2102
25
26
27
28